



Randy Gibb . Mad Dog Cycles . 360 E 800 S . Orem, UT 84097

Feb 05, 2011

Secretary Jennifer Johnson
Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue NW
Washington, DC 20551

Dear Secretary Johnson,

Over the last eleven years since we have opened our doors at Mad Dog Cycle, we have noticed a substantial increase in interchange fees. To help reduce these costs, we encourage our customers to pay for purchases with cash or check. Small business owners face so many challenges already with high taxes and fees. The Federal Reserve's proposed cap on interchange fees will certainly be an advantage.

Your efforts in keeping our interchange fees in check will help to support all small business owners. If the interchange fees were to increase further, it could potentially discourage business owners from even accepting credit and debit cards. This makes it less convenient for our customers to purchase items from us, hindering our ability to ensure our doors stay open even further.

Supporting our small businesses should continue to be the focus of the Federal Reserve. When small businesses succeed, the American dream of freedom and opportunity thrives. We are grateful for your efforts to lessen interchange fees and the burden on small businesses.

Regards,

Randy Gibb